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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: WODEHOUSE et al.

International Application No.: PCT/GB98/03537

International Filing Date: 11/26/1998

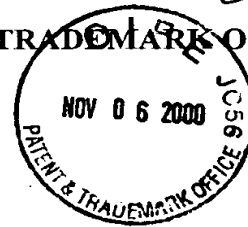
U.S. SERIAL NO.: 09/555,590

FILING DATE:

TITLE: METHOD AND APPARATUS FOR MONEY TRANSFERS

ATTORNEY DOCKET NO.: 228-009468-US(PAR)

The Commissioner of Patents and Trademarks  
Washington, D.C. 20231



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INFORMATION DISCLOSURE STATEMENT

Dear Sir:

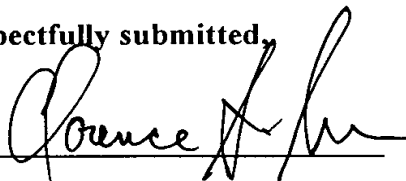
The following information is being disclosed to the Patent and Trademark Office as information that may be material to the examination of the above-identified patent application.

This Information Disclosure Statement is being filed before receipt of a first Office Action on the above-identified patent application. Thus, a certification under 37 CFR 1.97 (e) or fee under 37 CFR 1.17 (p) is not required for the information herein to be considered.

The above-identified patent application has a corresponding PCT International Patent Application No. PCT/GB98/03537 filed 26 November 1998 and a priority United Kingdom Patent Application No. GB 9725430.4 filed 1 December 1997. Applicants' attorney encloses a copy of the PCT International Search Report dated 21 May 1999, issued on the corresponding PCT International Patent Application No. PCT/GB98/03537. The Search Report cited European Patent Application Nos.: EP 0807911; EP 0678836; EP 0484686 and EP 0148960.

Copies of the PCT International Search Report the cited references are enclosed together with PTO-Form 1449.

Respectfully submitted,



Clarence A. Green Reg. No.: 24,622  
PERMAN & GREEN, LLP  
425 Post Road, Fairfield, CT 06430  
(203) 259-1800  
Customer No.: 2512



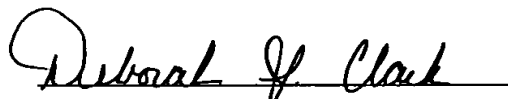
Date

#### CERTIFICATE OF MAILING

I hereby certify that the attached Information Disclosure Statement, PCT International Search Report, PTO-Form 1449 and references are being deposited with the United States Postal Service as first class mail on the date shown below in an envelope addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20231.



Date



Name of Person Making Deposit